



U.S. Small Business Administration

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South Florida District

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Laying out the roadmap for the future

(Left) Region IV Administrator Nuby J. Fowler(Right), on hand for the launch of the SBA restructuring initiative, charged the district staff to lead the way for the rest of the country as Associate Administrator for Field Operations David Frederickson awaits an opportunity to address the group.

(Right) SBA's Chief Operating Officer, Lloyd A. Blanchard (Right) explains the details of the SBA's customer centered and results-driven initiative to provide a road map for the Agency's district office structure for the future. South Florida District Director, Francisco "Pancho" A. Marrero listens intently during Blanchard's presentation.

Photos by Thaddeus Hosley



SBA restructures with focus on customers, results South Florida District to pilot SBA model office

By Francisco A. Marrero
District Director

It's official! Perhaps the most significant Agency restructuring initiative ever undertaken by the SBA began on March 3 at the South Florida District Office in Miami. The new marketing-centered pilot initiative places all of the SBA's customers at the center of our activities.

The best practices developed in South Florida and in the two other pilot offices – Arizona and North Carolina – will serve as models for all SBA offices across the nation.

SBA Administrator Hector V. Barreto said, "As the SBA moves forward to do its part in implementing

the President's Management Agenda, let us remember that the challenge for this agency is to become more citizen-centered, results-oriented and market-based."

The initiative is part of SBA's five-year Workforce Transformation Plan to implement President Bush's management agenda aimed at streamlining to create a more efficient and effective Agency.

To accomplish the goals set-out under the pilot, loan guaranty and liquidation processing functions are moving to centralized facilities. Centralization allows the pilot district offices to direct more effort to marketing and outreach.

While there will still be some loan and liquidation processing activity at the District-level, the focus has turned toward directly reaching more than 1 million small business owners in South Florida's 24-county area. We are extremely excited to have an opportunity to be part of the leading edge of change.

Region IV Administrator Nuby Fowler praised the South Florida District Office for being the leader in the Region in achieving Agency goals. During remarks to the district staff, she said, "You (South Florida District) will set the pace for the country."

South Florida, North Carolina and Arizona District offices are being restructured to model efficiency in marketing and outreach, measuring the impact of what we are doing in our respective markets, and defining what it is that the market needs. These concepts are well underway in South Florida. We will continue to increase the intensity of our efforts across the board while at the same time look for more effective and efficient ways to serve our customers.

I must emphasize that we are charting new ground. When the initiative is complete, SBA will be nimble, responsive, and efficient. As an Agency, it is imperative that we remain not only relevant, but indispensable in the small business marketplace. We cannot rest on our laurels, if we are to meet the needs of small business owners.

Continued on page 2



**Save this date:
May 13th!**

**SBA's Small Business
Week Awards Program
Don't miss it!**

Nuby Fowler: Leading America to economic recovery

Small Business is the engine driving America's economy, representing 99 percent of all employers, employing 51 percent of all private sector workers and generating over two-thirds of all new jobs.

Here in the Southeast we have long recognized the value of small business to our local, state and regional economies and have created an environment favorable to the development and growth of small businesses.

Both state and municipal governments have worked to institute tax, labor, regulatory and environmental laws that are balanced, but that foster rather than hinder small business growth.

Similarly, President Bush's plan for economic recovery brings balanced relief to a host of economic ills. The

plan provides new tax incentives designed to help small businesses make important job-creating investments; tax cuts like elimination of the "death tax", and targeted income tax revisions that will put more money into the economy, relief for the unemployed and incentives for private sector investment.

This is a winning formula; especially when coupled with the Administration's agenda for small business that includes tearing down the regulatory barriers to job creation, giving small business a voice in the regulatory process, and empowering small business owners with greater insurance options for their employees. President Bush has,

without question, made small business a priority for this Administration and placed it at the core of his economic recovery plan.



Nuby J. Fowler
Region IV Administrator

We at SBA and our partners have an equally important role in economic recovery; providing 21st century service to our small business customer, expanding the use of SBA programs and services, and giving small businesses the advice they need to navigate our current challenges. I am pledging my energy to insure that small

businesses in this region have the tools they need to lead us to recovery. I charge each member of the SBA family to do the same.

SBA Restructures from Page 1

The Agency's Chief Operating Officer, Office of Management and Administration, Lloyd A. Blanchard echoed Fowler's sentiments at the Miami meeting announcing the pilot kick-off, saying, "The Agency may be small and the dollars few, but we affect so much and the numbers in this District speak for themselves."

The South Florida district office, the second largest in the country, has generated record loan guaranty and procurement activity for three consecutive years. At mid-year, we are surpassing last year's lending achievements more than 60 percent.

I am encouraged by the upward trend, however, I know that there is more work to be done. We are

preparing our staff for the task at hand by providing the training they will need to implement a customer-centered strategy. We are looking for opportunities to develop new strategic relationships with a single goal in mind; inform as many people as possible about SBA programs and services.

To explain why the work of each SBA employee is so important to this initiative, Associate Administrator for Field Operations David Frederickson offered this question: "What better way to spend your time than to help people

establish the dreams of a lifetime? We make people's dreams come true."

The district is poised to guide positive change in the way the Agency does business. I am confident that we will succeed.

Administrator Barreto captured the importance of the initiative: "You are the key to the President's management agenda and the new vision for the SBA. This vision reflects your demonstrated commitment to representing all small business men and women and delivering an effective and efficient 21st century national program."

Making preparations

Group exercises during an introductory marketing course for South Florida District staff presented Lynn Douthett, Assistant District Director for Marketing and Outreach, an opportunity to talk about the value of good record keeping and followup. Gillespie Associates, Inc., a private firm, provided the week-long training to help prepare the staff for the Agency's pilot initiative that will involve a focus on marketing. Norman Lobban (left), a Business Opportunity Specialist in the 8(a) Business Development Division, looks on.



The South Florida District is the nation's second largest small business market in the country with more than 1.3 million businesses.

It's A FACT!

65 percent increase sets record pace for SBA-backed financing

South Florida is in 3rd place nationally for the first time ever

By Thaddeus Hosley
Editor

"We are having unprecedented success with our financial assistance programs," said Francisco "Pancho" A. Marrero, District Director for the U.S. Small Business Administration's South Florida office. "While we expected to see an increase because of marketing and outreach activities, outpacing last year's record setting achievement by more than 60 percent exceeds our forecast."

The South Florida District Office, one of 70 in the country, provides SBA financial, procurement and technical assistance to small business owners in the 24-county area south of Orlando, Fla.

During the first six months of fiscal year 2003 District loan guaranty approvals are at 1,284, representing a 73 percent increase in approvals compared to the same time last fiscal year. The small business economy in the region received more than \$227 million in SBA-guaranteed financial assistance. This dramatic rise in capital access moves the South Florida District up in national ranking to the number three spot, from the number five spot it occupied at this time last year.

"We're very pleased and encouraged about the progress we are making in the district," Marrero said. "The loan activity reveals that more and more small business owners are discovering what the SBA can deliver. We're not one-dimensional, we have an array of programs to meet the complex needs of new and growing business owners."

"It is important that during these difficult times people know about our programs and services and how to access them. The SBA staff and our resource partners are consistently and relentlessly taking our message to our customers. We're in the paper, on radio and television, and

we're on the web. We've done a great job in getting the word out," he added. "I must tell you that we did not accomplish this alone. Our partnerships with financial institutions, community-based economic development organizations, as well as our resource partners – SCORE – Counselors to America's Small Business and the Small Business Development Center (SBDC) Network — all helped us get to where we are."

The district instituted a comprehensive marketing and outreach initiative just over two years ago. The plan included a grass-roots effort to deliver the SBA message to every county in the district.

"The achievements realized this year are directly attributable to that campaign," Marrero said. "A true measure of our success as an Agency is determined by the growth and survival of the businesses we help. That's a value for the tax dollars entrusted to the SBA."

The 7(a) Loan Guaranty Program is the Agency's primary financing program. While the maximum loan amount of \$2 million has been established for 7(a) loans, the maximum dollar amount the SBA can guaranty is \$1 million. Loans of \$150,000 or less have a maximum guaranty of 85 percent. For loans greater than \$150,000, the maximum guaranty is 75 percent.

This program provides access to small business loans made through commercial lenders. The programs enable lenders to provide start-up and expansion financing on reasonable terms to small business owners when funding is otherwise unavailable.

Loans under the Certified Development Company (504) Loan Program, the SBA's economic development instrument, have a job creation component and provide long-term, fixed rate, subordinate mortgage financing for acquisition and renovation of capital assets such as land, buildings, and heavy machinery and equipment.

FY 2003 Top SBA Lenders Loan Activity as of March 31, 2003

1123 7(a) Loan Guaranties Approved, \$164.6 Million

Bank of America N.A.	653	\$22.8
California Bank and Trust (Zions)	34	\$5.8
Community Bank of Manatee	29	\$5.1
Union Planters Bank N.A.	29	\$11.2
Capital One Federal Savings Bank	28	\$1.3
CIT Small Business Lending Corp.	27	\$14.8
Business Loan Center, Inc.	26	\$12.5
Wachovia Bank N.A.	26	\$12.3
Comerica Bank		\$11.6

161 504-CDC Loan Guaranties Approved, \$62.5 Million

Florida Business Development Corp.	89	\$32.3
Florida 1 st Finance Capital Corp.	38	\$13.3
St. Petersburg Cert. Development Corp.	16	\$8.3

Procurement activity in the district during the FY 2003 second quarter produced 14 new contracts and 10 contract modifications, securing \$18.8 million for the South Florida economy.

The new and improved 8(a) Program has become an essential instrument for helping socially and economically disadvantaged entrepreneurs, primarily minorities and women, gain access to the economic mainstream of American society. SBA has helped thousands of aspiring entrepreneurs over the years to gain a foothold in federal government contracting. Participation is divided into two phases over nine years: a four-year developmental stage and a five-year transition stage. In South Florida there are currently 286 small businesses participating in the program.

Administration's economic plan allows small business to play big

By Administrator Hector V. Barreto
U.S. Small Business Administration

As we begin a new year and look forward to a continued economic recovery, President Bush has delivered some very good news for America's 25 million small business owners and their employees. With the introduction of his economic growth package the President has delivered on his promise to bolster America's small businesses, the backbone of our economy.

Small businesses account for some 70 percent of net new jobs in the U.S. and 51 percent of the entire workforce. The contributions entrepreneurs make to our country are considerable and in recognition of the key role they play in our economic vitality, the President's plan delivers specific relief to small businesses and the opportunity for them to grow.

Through a combination of income tax rate reductions, an increase in allowable deductions for expenses and the permanent repeal of the death or estate tax, American small business owners and families from all walks of life will get to keep more of what they earn. The President has pointed out that under his plan, "a family of four with an income of \$40,000 will receive a 96 percent reduction in federal income taxes." That's nearly a complete elimination of that family's federal income tax burden and translates to more disposable income to be invested, saved or spent (perhaps on goods and services from a small business).

For small business owners, many of whom are subject to personal income tax rates on their business, the reduction in rates will mean an increase in capital to expand their business, hire new workers and provide new or improved products. As proposed, the reduction in the top marginal rate scheduled to take effect in 2006 (to 35 percent) would take place retroactively in 2003 resulting in tax cuts averaging \$2,042 for some 23

"As proposed, the reduction in the top marginal rate scheduled to take effect in 2006 (to 35 percent) would take place retroactively in 2003 resulting in tax cuts averaging \$2,042 for some 23 million small business owners."

Hector V. Barreto
Administrator



million small business owners. These hard working entrepreneurs would receive 79% (about \$10.4 billion) of the \$13.3 billion in tax relief from accelerating the reduction in the top tax bracket.

Additionally, an increase in the expensing for new investments would encourage small business owners to purchase the technology, machinery, and other equipment they need to expand. The amount of investment that may be immediately deducted by small businesses would increase from \$25,000 to \$75,000 beginning in 2003.

During a roundtable discussion with President Bush at a small business in Alexandria, Virginia that manufactures flags, we heard from the owner of the company what impact this plan would have on him. Later the President recounted the conversation, referring to Mr. Ulmer, the owner of the company, he said, "he would buy two more machines, which would create more job opportunities for people. In other words, this is a plan that says that if you are willing to take risk and invest more, that there's a benefit for doing so. It's an incentive for small business to increase." And there is no better way to say it. Simply put, this plan will put earned money back in the hands of American workers and small business owners and in turn back into those businesses and our overall economy creating jobs and further spurring economic growth.

Finally, with the permanent repeal of the death tax, small business owners will no longer be faced with the prospect of leaving their family an insurmountable tax bill along with the family business and the difficult decision of whether or not to sell the business to pay the tax. Instead of forcing their surviving heirs to sell the business to pay the government, the repeal will provide certainty for family-owned small businesses that want to transfer the business from one generation to the next.

From the family of four that will see their income tax bill nearly eliminated, to the flag company empowered to buy new equipment and hire more employees the President's plan sends a clear signal to the little guy that help is on the way. And as the economy continues to trend upward America's small businesses can be counted on to continue to provide strength, resilience and optimism. Thanks to the President's aggressive growth package small business owners can count on an environment in which their efforts will be encouraged and their success will be sustained.

Southwest divers discover business, treasure in the deep blue sea

By Thaddeus Hosley
Editor

Depthfinders Dive Center, Inc. is both fun and business for Port Charlotte residents, Terry and Betty Myers. They consider themselves fortunate to be able to run a business and have a good time in the process.

Terry, whose background is in the retail industry, is an avid scuba diver who enjoys working with and meeting people. His vision is to combine the thing he finds pleasure in with making a living, an accomplishment not many people can claim.

"Diving often changes people's lifestyle. Many of our customers plan their vacations around diving," he said. "It's exciting to see the wonder in first-time divers' eyes as they see for the first time a coral reef with thousands of beautiful fish or their first ship wreck. It's magical."

Terry, who is President of the dive center along with his wife Betty, Vice President, researched their business idea for two years and created a professional business plan that received praise from the small business bankers they approached for financing the venture. Although their

business proposal was persuasive, the start-up money they needed was not offered straight away.

It wasn't until they went to Charlotte State Bank and presented their plan to small business banker MaryAnn Mize that they heard promise for opening their business.

The couple sought \$80,000 dollars to buy the basics for their scuba diving certification, snorkeling and scuba sales operation. Mize told the Myers that the financing they needed to implement their business plan was available through Charlotte State Bank with a U.S. Small Business Administration loan guaranty.

Depthfinders has grown to be a business for dive clientele with discriminating tastes. According to Terry, they like personal attention and top-quality training.

"We have a lot of respect in the Port Charlotte community, business owners included. A lot of our customers come from here as well as throughout the county and around the world," he said. "We have clients from Poland, Germany, France, and Canada, just to name a few. I think they like the warm water here in Florida."

"Clients come back for continuing dive education. We are always changing in order to continue to be competitive in our market," he said. "We keep our class size small, about six people. We're not an assembly line."

The couple's commitment to quality is paying off. "The business is paying for itself and we have almost paid off the money we borrowed," he said. "We have always chosen quality over quantity."



FAU-SBDC is first to captures ISO-9001 designation

The first Small Business Development Center (SBDC) in the nation to receive the International Organization for Standardization (ISO) ISO-9001:2000 designation is South Florida's Florida Atlantic University.

The International Organization for Standardization is a worldwide federation of national standards bodies from more than 140 countries.

Established to promote the use of international standards, ISO 9001 is often believed to be specific to the manufacturing industry. However, the implementation of ISO 9001 -- the utilization of clear-cut guidelines for planning and monitoring an organization's internal processes -- can result in numerous benefits for many kinds of businesses, regardless of type, size or business structure.

Two and a half years ago, Nancy Young, Regional Director of the SBDC, developed a unique vision. She wanted the SBDC to become an ISO

9001:2000 registered organization, an achievement that would exemplify the center's dedication to excellence and continuous improvement.

The SBDC successfully completed an intensive audit by an independent American National Standards Institute - Registrar Accreditation Board (ANSI-RAB) accredited registrar.

Young said, "Running an organization with management standards developed by 148 countries is exhilarating. As an ISO 9001:2000 registered organization, we join a very select group of companies worldwide."

"Under Nancy Young's leadership, the SBDC is setting a quality performance standard for all other centers across the country," said Francisco "Pancho" A. Marrero, the U.S. Small Business Administration's (SBA) South Florida District Director. "This accomplishment speaks to the quality of service being provided to the small business clients receiving

service at the SBDC. I congratulate Nancy and her staff on their remarkable achievement."

ISO counseling is now available at the SBDC for small business owners who wish to implement a quality management system. Training sessions are also taking place in Miami Dade, Broward and Palm Beach counties.

"Achieving ISO registration is an exceptional accomplishment," said Dr. Bruce Mallen, Dean of FAU's College of Business. "The development of a quality management system that meets international standards places the SBDC in a leadership role and demonstrates its commitment to the small business community that it serves," he said.

The FAU-SBDC, within the College of Business, works in partnership with the SBA and the Florida Small Business Development Center Network.

The City of West Palm Beach and SBA Partner for Small Business Success

By Lynn L. Douthett

Assistant District Director, Marketing and Outreach

An agreement to join forces in an effort to help small businesses in West Palm Beach was penned by representatives from the U.S. Small Business Administration (SBA), South Florida District Office, and the City of West Palm Beach Mayor's office on Jan. 29.

The partnership is a project to create more opportunities for business development and access to capital for small businesses.

SBA's South Florida Deputy District Director Gilbert Colón and the city's Mayor at that time, Joel T. Daves signed

the partnership agreement. The impetus for the agreement is an ongoing outreach initiative to increase the number of small business loans backed by the SBA in the South Florida District and raise the level of awareness about SBA's programs and services.

More than 50 financial institutions and SBA resource partners, SCORE Counselors to America's Small Business and the Florida Atlantic University Small Business Development Center (FAU-SBDC) attended the breakfast event announcing the new partnership.

"The entrepreneurs who are out there need our help and your help," said Mayor Daves, "West Palm Beach's ongoing redevelopment effort has to be something small businesses can participate in."

Mayor Daves and John Zakian, Associate City Administrator, want to ensure their community has sustained growth. Zakian stated, "Last year over \$2 million was raised by the city for small business loans." Going forward, SBA's commitment to work in the community with economic development entities and community organizations will bring opportunity for assistance to the community at large.

Colón challenged lenders to help small businesses succeed by providing access to capital. "Only 38 of almost 300 SBA-backed loans last year in Palm Beach County were made to businesses in the city. We have got to do more," he said. "Work with a small business, be there for them. If they produce, you win. It's a win-win situation."

GSA SmartPay Purchase Card

The GSA SmartPay Purchase Card is available through partnering banks, and provides an excellent way to get started with federal procurement. More than 250,000 federal government employees are using the GSA SmartPay Purchase Card, which is a preferred government method of payment.



Therefore, all businesses should be ready to accept one or more of the four cards under this opportunity. For more information, visit the website at:

<http://pub.fss.gsa.gov/services/gsa-smartpay>, or call (703) 305-6658.

Lender adopts innovative use of SBA Community Express program

By Jonel F. Hein

Lender Relations Specialist

Miami -- A new lender to SBA is using the Community Express loan guaranty program in a unique way. Innovative Bank, a California-based nation-wide Preferred Lender, is using the Community Express program to finance small and home office businesses with small capital needs.

The Community Express loan program was instituted to increase SBA lending to predesignated geographic areas, generally comprising Low and Moderate Income Areas (LMIs) and to women, minorities, and veterans.

The program also includes a technical assistance component, which is provided through local area SCORE chapters and the district's

small business development center network.

Innovative Bank is offering unsecured loans to small businesses within the South Florida area. This is a niche market that has only been serviced by private companies and SBA microlenders. The bank is making larger loans under this program, but these loans have stricter credit requirements. The bank offers 20 days from application to funding with the Community Express program.

On Jan. 9, Innovative Bank presented this new program to the South Florida District Office staff and the District's technical assistance providers, SCORE and SBDC's. The program was well received by all that attended.

To date in Fiscal Year 2003, the bank approved 13 loan guaranties valued at approximately \$106,000,

which is a great achievement since they were not making loans prior to three months ago.

For more information regarding this program, contact Sue Malone, Innovative Bank, at (415) 285-1425 or by e-mail at smalone@censultant.com.

If you need additional assistance, please contact John N. Dunn, Jr., Chief of Finance, at (305) 536-5521 Ext. 140.

If you haven't already thought about it, now is a good time to learn about the SBAExpress program. Under new program guidelines, SBAExpress loans of more than \$150,000, lenders use their own collateral practices. Get the details; call John Dunn today at, (305) 536-5521.

Get into line with SBAExpress



SBA Management Team

Gilbert Colón



Gilbert Colón was named Deputy District Director of the South Florida District Office of the U.S. Small Business Administration in January 1997. In this position, Mr. Colón oversees day-to-day operations of the district as it relates to the delivery of agency programs such as financial assistance, management counseling and business development throughout the 24-County district.

Mr. Colón's public and private sector career is distinguished. Prior to joining the U.S. Small Business Administration, Mr. Colón held several positions in other federal government agencies, founded and operated Alpha and Omega Development Associates,

a professional services company providing technical and management consulting services.

Mr. Colón was born in Naguabo, Puerto Rico. He received a Bachelor of Arts degree in Sociology from the City College of New York and a Master of Public Administration from Baruch

2003 Lender Training Service & Liquidation

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SBA Loan Program Overview

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The 5 CAPLine Loans

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Credit Analysis

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504 Loan Program

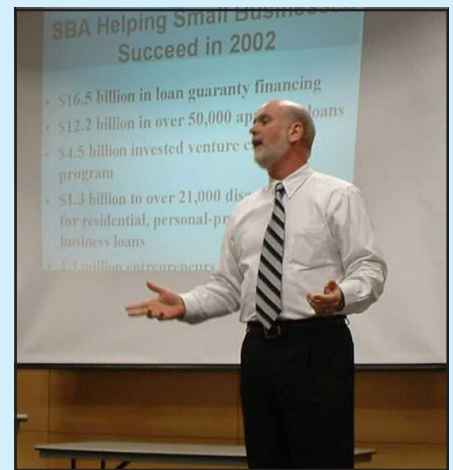
04/25, 07/25

LowDoc Loan Program

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Reservations are required.

**Contact Manny Estevez
at (305) 536-5521, Ext. 110**



John N. Dunn, Chief of Finance for the SBA's South Florida District, explains the details of the SBA Express Loan Guaranty Program to a group of lenders in Sarasota, Fla., on March 7. The training is part of a District initiative to take its program on-the-road and educate as many lenders as possible about SBA programs and services.

College, City University of New York. He served in the U.S. Army and was awarded a Good Conduct Medal for his service. Mr. Colón, a resident of Miami, Florida, is married, has three children and four grandchildren.

SBAExpress training held district-wide

By Jonel F. Hein

Lender Relations Specialist

The South Florida District has taken its lender training on the road! In recent weeks, the finance division has completed six off-site training sessions to lenders on the updated *SBAExpress*, Export Express and Community Express programs. Two additional meetings are scheduled for lenders in Miami-Dade, Monroe and Broward counties.

Changes to these programs were instituted in July 2002. The District Office informed the participating lenders via memo from John N. Dunn, Jr., Chief of the Finance Division. District Director Francisco "Pancho" A. Marrero, added the additional idea to take specific training directly to the lenders in designated geographical areas.

Nearly 150 lenders attended the six training sessions. The focus was not solely to inform existing SBA lenders, but to entice new lenders to use SBA lending programs.

For more information regarding the recent changes to the *SBAExpress* programs, visit the lender's website at www.sba.gov/banking/enhance.html. SBA lenders who want to participate in the *SBAExpress* program may send a request in writing to the Director, Sacramento Loan Processing Center, 501 1st Street, Suite 12-100, Sacramento, CA 95814-2322 or fax a request to (916) 930-2406 with an information copy to the South Florida District Office.

If you have questions, contact John N. Dunn, Jr., at (305) 536-5521 Ext. 140.



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The small business market in South Florida is quickly changing

By Ilene P. Rubio

Marketing Executive - Emerging Markets

The minority and women general and small business population has been known by a number of different names within the U.S. Small Business Administration; *underserved markets*, *new markets*, *target markets*, and now *emerging markets*. Emerging markets, as defined by SBA, are African Americans, Asian Americans/Pacific Islanders, Hispanic Americans, Native Americans, and women.

Interestingly, emerging markets represent much more than minorities and women. They represent the markets that the Agency believes require more attention, more outreach, and more emphasis.

The 2000 U.S. Census and the 1997-1999 U.S. Economic Census data reveals substantial increases in the emerging markets populations, both general and business. The general population for the State of Florida is slightly more than 16 million, and the

South Florida District Office (SFDO) represents approximately 65 percent of the total. The State of Florida accounts for slightly more than 1.3 million businesses. Of that number, 77 percent or more than 1 million are in the South Florida District.

The Agency has established five lending goals for each district office. These are 7(a), 504, emerging markets, veterans, and international trade. The 7(a) and 504 loan programs continue to represent the Agency's premier lending programs. Emerging markets businesses represent more than 50 percent of the total business population in South Florida. This is an area we are following closely.

Veterans are roughly 11 percent of the total population in the SFDO. International trade, both exports and imports, affects many different business sectors of the economy and contributes to job creation, maintains and increases competition, and develops other markets outside of our borders.

To ensure that SBA's programs and services are delivered and received, the Agency is also focusing on non-traditional emerging markets areas which are considered to be *special-designated areas*. These include rural areas, federal empowerment zones, federal enterprise communities, state enterprise zones, and low-to-moderate income areas.

We have studied the market conditions and trends of the district's 24-county area, and are keenly aware of the programs and services that make a difference. To ensure the needs of South Florida's aspiring entrepreneurs and existing business owners are met, we continue to review and revise our programs and services.

In so doing, we are able to address the needs of the marketplace, better serve our small business community, and maintain a very focused approach in the delivery of our programs and services. The South Florida District market is changing and growing and we are responding.

U.S. Small Business Administration

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